Innovation, Science and Economic Development Canada
Office of the Superintendent of Bankruptcy Canada

Innovation, Sciences et Développement économique Canada
Bureau du surintendant des faillites Canada

OSB • BSF
Protecting the Integrity of the Insolvency System
Protéger l'intégrité du système d'insolvabilité

2016

Insolvency Statistics in Canada

Third Quarter of 2016

Canada

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Newfoundland and Labrador	**601**	**701**	**467**	**-14.3**	**28.7**	**2,322**	**1,751**	**32.6**
Bankruptcies	386	459	400	-15.9	-3.5	1,568	1,475	6.3
Proposals	215	242	67	-11.2	220.9	754	276	173.2
Prince Edward Island	**209**	**208**	**198**	**0.5**	**5.6**	**838**	**770**	**8.8**
Bankruptcies	134	124	126	8.1	6.3	527	492	7.1
Proposals	75	84	72	-10.7	4.2	311	278	11.9
Nova Scotia	**1,593**	**1,671**	**1,312**	**-4.7**	**21.4**	**5,922**	**5,263**	**12.5**
Bankruptcies	1,090	1,201	914	-9.2	19.3	4,172	3,720	12.2
Proposals	503	470	398	7.0	26.4	1,750	1,543	13.4
New Brunswick	**1,111**	**1,252**	**1,198**	**-11.3**	**-7.3**	**4,370**	**4,484**	**-2.5**
Bankruptcies	715	848	787	-15.7	-9.1	2,880	2,987	-3.6
Proposals	396	404	411	-2.0	-3.6	1,490	1,497	-0.5
Quebec	**10,726**	**12,243**	**11,101**	**-12.4**	**-3.4**	**45,586**	**45,961**	**-0.8**
Bankruptcies	6,157	7,128	6,434	-13.6	-4.3	26,060	26,339	-1.1
Proposals	4,569	5,115	4,667	-10.7	-2.1	19,526	19,622	-0.5
Ontario	**9,694**	**11,052**	**9,852**	**-12.3**	**-1.6**	**41,071**	**41,170**	**-0.2**
Bankruptcies	4,178	4,955	4,498	-15.7	-7.1	18,082	19,168	-5.7
Proposals	5,516	6,097	5,354	-9.5	3.0	22,989	22,002	4.5
Manitoba	**635**	**733**	**539**	**-13.4**	**17.8**	**2,546**	**2,085**	**22.1**
Bankruptcies	361	424	318	-14.9	13.5	1,423	1,314	8.3
Proposals	274	309	221	-11.3	24.0	1,123	771	45.7
Saskatchewan	**789**	**823**	**599**	**-4.1**	**31.7**	**2,912**	**2,184**	**33.3**
Bankruptcies	371	419	307	-11.5	20.8	1,489	1,156	28.8
Proposals	418	404	292	3.5	43.2	1,423	1,028	38.4
Alberta	**3,278**	**3,559**	**2,508**	**-7.9**	**30.7**	**12,743**	**9,319**	**36.7**
Bankruptcies	1,305	1,484	1,085	-12.1	20.3	5,338	4,161	28.3
Proposals	1,973	2,075	1,423	-4.9	38.7	7,405	5,158	43.6
British Columbia	**2,595**	**3,014**	**2,959**	**-13.9**	**-12.3**	**11,405**	**11,763**	**-3.0**
Bankruptcies	1,125	1,329	1,417	-15.3	-20.6	5,152	5,971	-13.7
Proposals	1,470	1,685	1,542	-12.8	-4.7	6,253	5,792	8.0
Northwest Territories	**19**	**14**	**11**	**35.7**	**72.7**	**66**	**45**	**46.7**
Bankruptcies	9	9	5	0.0	80.0	36	25	44.0
Proposals	10	5	6	100.0	66.7	30	20	50.0
Yukon	**13**	**18**	**13**	**-27.8**	**0.0**	**51**	**39**	**30.8**
Bankruptcies	7	10	8	-30.0	-12.5	26	18	44.4
Proposals	6	8	5	-25.0	20.0	25	21	19.0
Nunavut	**1**	**2**	**0**	**-50.0**	--	**11**	**5**	**120.0**
Bankruptcies	1	1	0	0.0	--	5	4	25.0
Proposals	0	1	0	-100.0	--	6	1	500.0
Canada	**31,264**	**35,290**	**30,757**	**-11.4**	**1.6**	**129,843**	**124,839**	**4.0**
Bankruptcies	**15,839**	**18,391**	**16,299**	**-13.9**	**-2.8**	**66,758**	**66,830**	**-0.1**
Proposals	**15,425**	**16,899**	**14,458**	**-8.7**	**6.7**	**63,085**	**58,009**	**8.8**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Newfoundland and Labrador	**595**	**694**	**459**	**-14.3**	**29.6**	**2,297**	**1,719**	**33.6**
Bankruptcies	381	454	394	-16.1	-3.3	1,550	1,447	7.1
Proposals	214	240	65	-10.8	229.2	747	272	174.6
Prince Edward Island	**206**	**200**	**195**	**3.0**	**5.6**	**823**	**753**	**9.3**
Bankruptcies	131	121	124	8.3	5.6	517	479	7.9
Proposals	75	79	71	-5.1	5.6	306	274	11.7
Nova Scotia	**1,574**	**1,646**	**1,291**	**-4.4**	**21.9**	**5,848**	**5,169**	**13.1**
Bankruptcies	1,073	1,181	896	-9.1	19.8	4,106	3,653	12.4
Proposals	501	465	395	7.7	26.8	1,742	1,516	14.9
New Brunswick	**1,097**	**1,237**	**1,176**	**-11.3**	**-6.7**	**4,303**	**4,399**	**-2.2**
Bankruptcies	704	837	770	-15.9	-8.6	2,826	2,928	-3.5
Proposals	393	400	406	-1.8	-3.2	1,477	1,471	0.4
Quebec	**10,249**	**11,678**	**10,630**	**-12.2**	**-3.6**	**43,334**	**43,650**	**-0.7**
Bankruptcies	5,805	6,712	6,078	-13.5	-4.5	24,353	24,663	-1.3
Proposals	4,444	4,966	4,552	-10.5	-2.4	18,981	18,987	0.0
Ontario	**9,477**	**10,779**	**9,577**	**-12.1**	**-1.0**	**40,101**	**39,991**	**0.3**
Bankruptcies	4,011	4,762	4,283	-15.8	-6.4	17,352	18,261	-5.0
Proposals	5,466	6,017	5,294	-9.2	3.2	22,749	21,730	4.7
Manitoba	**625**	**714**	**526**	**-12.5**	**18.8**	**2,497**	**2,045**	**22.1**
Bankruptcies	352	411	310	-14.4	13.5	1,387	1,286	7.9
Proposals	273	303	216	-9.9	26.4	1,110	759	46.2
Saskatchewan	**764**	**795**	**557**	**-3.9**	**37.2**	**2,792**	**2,076**	**34.5**
Bankruptcies	350	399	276	-12.3	26.8	1,397	1,079	29.5
Proposals	414	396	281	4.5	47.3	1,395	997	39.9
Alberta	**3,243**	**3,526**	**2,477**	**-8.0**	**30.9**	**12,609**	**9,175**	**37.4**
Bankruptcies	1,278	1,455	1,067	-12.2	19.8	5,238	4,056	29.1
Proposals	1,965	2,071	1,410	-5.1	39.4	7,371	5,119	44.0
British Columbia	**2,553**	**2,961**	**2,909**	**-13.8**	**-12.2**	**11,176**	**11,567**	**-3.4**
Bankruptcies	1,095	1,284	1,375	-14.7	-20.4	4,990	5,824	-14.3
Proposals	1,458	1,677	1,534	-13.1	-5.0	6,186	5,743	7.7
Northwest Territories	**19**	**14**	**11**	**35.7**	**72.7**	**66**	**45**	**46.7**
Bankruptcies	9	9	5	0.0	80.0	36	25	44.0
Proposals	10	5	6	100.0	66.7	30	20	50.0
Yukon	**13**	**18**	**13**	**-27.8**	**0.0**	**51**	**38**	**34.2**
Bankruptcies	7	10	8	-30.0	-12.5	26	18	44.4
Proposals	6	8	5	-25.0	20.0	25	20	25.0
Nunavut	**1**	**1**	**0**	**0.0**	--	**10**	**4**	**150.0**
Bankruptcies	1	0	0	--	--	4	3	33.3
Proposals	0	1	0	-100.0	--	6	1	500.0
Canada	**30,416**	**34,263**	**29,821**	**-11.2**	**2.0**	**125,907**	**120,631**	**4.4**
Bankruptcies	**15,197**	**17,635**	**15,586**	**-13.8**	**-2.5**	**63,782**	**63,722**	**0.1**
Proposals	**15,219**	**16,628**	**14,235**	**-8.5**	**6.9**	**62,125**	**56,909**	**9.2**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Newfoundland and Labrador	**6**	**7**	**8**	**-14.3**	**-25.0**	**25**	**32**	**-21.9**
Bankruptcies	5	5	6	0.0	-16.7	18	28	-35.7
Proposals	1	2	2	-50.0	-50.0	7	4	75.0
Prince Edward Island	**3**	**8**	**3**	**-62.5**	**0.0**	**15**	**17**	**-11.8**
Bankruptcies	3	3	2	0.0	50.0	10	13	-23.1
Proposals	0	5	1	-100.0	-100.0	5	4	25.0
Nova Scotia	**19**	**25**	**21**	**-24.0**	**-9.5**	**74**	**94**	**-21.3**
Bankruptcies	17	20	18	-15.0	-5.6	66	67	-1.5
Proposals	2	5	3	-60.0	-33.3	8	27	-70.4
New Brunswick	**14**	**15**	**22**	**-6.7**	**-36.4**	**67**	**85**	**-21.2**
Bankruptcies	11	11	17	0.0	-35.3	54	59	-8.5
Proposals	3	4	5	-25.0	-40.0	13	26	-50.0
Quebec	**477**	**565**	**471**	**-15.6**	**1.3**	**2,252**	**2,311**	**-2.6**
Bankruptcies	352	416	356	-15.4	-1.1	1,707	1,676	1.8
Proposals	125	149	115	-16.1	8.7	545	635	-14.2
Ontario	**217**	**273**	**275**	**-20.5**	**-21.1**	**970**	**1,179**	**-17.7**
Bankruptcies	167	193	215	-13.5	-22.3	730	907	-19.5
Proposals	50	80	60	-37.5	-16.7	240	272	-11.8
Manitoba	**10**	**19**	**13**	**-47.4**	**-23.1**	**49**	**40**	**22.5**
Bankruptcies	9	13	8	-30.8	12.5	36	28	28.6
Proposals	1	6	5	-83.3	-80.0	13	12	8.3
Saskatchewan	**25**	**28**	**42**	**-10.7**	**-40.5**	**120**	**108**	**11.1**
Bankruptcies	21	20	31	5.0	-32.3	92	77	19.5
Proposals	4	8	11	-50.0	-63.6	28	31	-9.7
Alberta	**35**	**33**	**31**	**6.1**	**12.9**	**134**	**144**	**-6.9**
Bankruptcies	27	29	18	-6.9	50.0	100	105	-4.8
Proposals	8	4	13	100.0	-38.5	34	39	-12.8
British Columbia	**42**	**53**	**50**	**-20.8**	**-16.0**	**229**	**196**	**16.8**
Bankruptcies	30	45	42	-33.3	-28.6	162	147	10.2
Proposals	12	8	8	50.0	50.0	67	49	36.7
Northwest Territories	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	**0**	**0**	**0**	**--**	**--**	**0**	**1**	**-100.0**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	1	-100.0
Nunavut	**0**	**1**	**0**	**-100.0**	**--**	**1**	**1**	**0.0**
Bankruptcies	0	1	0	-100.0	--	1	1	0.0
Proposals	0	0	0	--	--	0	0	--
Canada	**848**	**1,027**	**936**	**-17.4**	**-9.4**	**3,936**	**4,208**	**-6.5**
Bankruptcies	**642**	**756**	**713**	**-15.1**	**-10.0**	**2,976**	**3,108**	**-4.2**
Proposals	**206**	**271**	**223**	**-24.0**	**-7.6**	**960**	**1,100**	**-12.7**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Agriculture, Forestry, Fishing and Hunting	**13**	**14**	**22**	**-7.1**	**-40.9**	**69**	**86**	**-19.8**
Bankruptcies	7	9	11	-22.2	-36.4	51	43	18.6
Proposals	6	5	11	20.0	-45.5	18	43	-58.1
Mining and Oil and Gas Extraction	**17**	**13**	**9**	**30.8**	**88.9**	**54**	**37**	**45.9**
Bankruptcies	7	9	6	-22.2	16.7	34	24	41.7
Proposals	10	4	3	150.0	233.3	20	13	53.8
Utilities	**1**	**2**	**6**	**-50.0**	**-83.3**	**7**	**13**	**-46.2**
Bankruptcies	1	0	4	--	-75.0	2	9	-77.8
Proposals	0	2	2	-100.0	-100.0	5	4	25.0
Construction	**174**	**180**	**175**	**-3.3**	**-0.6**	**733**	**752**	**-2.5**
Bankruptcies	122	130	133	-6.2	-8.3	546	544	0.4
Proposals	52	50	42	4.0	23.8	187	208	-10.1
Manufacturing	**60**	**76**	**83**	**-21.1**	**-27.7**	**327**	**380**	**-13.9**
Bankruptcies	45	57	63	-21.1	-28.6	243	263	-7.6
Proposals	15	19	20	-21.1	-25.0	84	117	-28.2
Wholesale Trade	**45**	**43**	**45**	**4.7**	**0.0**	**178**	**218**	**-18.3**
Bankruptcies	37	35	34	5.7	8.8	140	157	-10.8
Proposals	8	8	11	0.0	-27.3	38	61	-37.7
Retail Trade	**86**	**133**	**120**	**-35.3**	**-28.3**	**493**	**498**	**-1.0**
Bankruptcies	69	98	98	-29.6	-29.6	365	383	-4.7
Proposals	17	35	22	-51.4	-22.7	128	115	11.3
Transportation and Warehousing	**45**	**73**	**43**	**-38.4**	**4.7**	**215**	**260**	**-17.3**
Bankruptcies	36	55	31	-34.5	16.1	169	163	3.7
Proposals	9	18	12	-50.0	-25.0	46	97	-52.6
Information and Cultural Industries	**13**	**8**	**12**	**62.5**	**8.3**	**69**	**74**	**-6.8**
Bankruptcies	13	7	10	85.7	30.0	62	51	21.6
Proposals	0	1	2	-100.0	-100.0	7	23	-69.6
Finance and Insurance	**15**	**19**	**13**	**-21.1**	**15.4**	**70**	**82**	**-14.6**
Bankruptcies	15	12	9	25.0	66.7	57	61	-6.6
Proposals	0	7	4	-100.0	-100.0	13	21	-38.1
Real Estate and Rental and Leasing	**39**	**48**	**31**	**-18.8**	**25.8**	**164**	**130**	**26.2**
Bankruptcies	30	26	27	15.4	11.1	112	106	5.7
Proposals	9	22	4	-59.1	125.0	52	24	116.7

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Professional, Scientific and Technical Services	**57**	**92**	**73**	**-38.0**	**-21.9**	**286**	**312**	**-8.3**
Bankruptcies	41	68	51	-39.7	-19.6	221	243	-9.1
Proposals	16	24	22	-33.3	-27.3	65	69	-5.8
Management of Companies and Enterprises	**17**	**18**	**12**	**-5.6**	**41.7**	**69**	**59**	**16.9**
Bankruptcies	8	12	9	-33.3	-11.1	49	41	19.5
Proposals	9	6	3	50.0	200.0	20	18	11.1
Administrative and Support, Waste Management and Remediation Services	**44**	**46**	**49**	**-4.3**	**-10.2**	**189**	**209**	**-9.6**
Bankruptcies	32	37	38	-13.5	-15.8	134	155	-13.5
Proposals	12	9	11	33.3	9.1	55	54	1.9
Educational Services	**6**	**9**	**6**	**-33.3**	**0.0**	**34**	**37**	**-8.1**
Bankruptcies	3	5	4	-40.0	-25.0	21	32	-34.4
Proposals	3	4	2	-25.0	50.0	13	5	160.0
Health Care and Social Assistance	**17**	**18**	**25**	**-5.6**	**-32.0**	**67**	**102**	**-34.3**
Bankruptcies	13	14	17	-7.1	-23.5	50	73	-31.5
Proposals	4	4	8	0.0	-50.0	17	29	-41.4
Arts, Entertainment and Recreation	**12**	**26**	**13**	**-53.8**	**-7.7**	**79**	**74**	**6.8**
Bankruptcies	9	19	9	-52.6	0.0	64	52	23.1
Proposals	3	7	4	-57.1	-25.0	15	22	-31.8
Accommodation and Food Services	**146**	**171**	**153**	**-14.6**	**-4.6**	**652**	**677**	**-3.7**
Bankruptcies	117	131	118	-10.7	-0.8	505	544	-7.2
Proposals	29	40	35	-27.5	-17.1	147	133	10.5
Other Services (except Public Administration)	**40**	**38**	**44**	**5.3**	**-9.1**	**177**	**205**	**-13.7**
Bankruptcies	36	32	39	12.5	-7.7	147	161	-8.7
Proposals	4	6	5	-33.3	-20.0	30	44	-31.8
Public Administration	**1**	**0**	**2**	**--**	**-50.0**	**4**	**3**	**33.3**
Bankruptcies	1	0	2	--	-50.0	4	3	33.3
Proposals	0	0	0	--	--	0	0	--
Total	**848**	**1,027**	**936**	**-17.4**	**-9.4**	**3,936**	**4,208**	**-6.5**
Bankruptcies	**642**	**756**	**713**	**-15.1**	**-10.0**	**2,976**	**3,108**	**-4.2**
Proposals	**206**	**271**	**223**	**-24.0**	**-7.6**	**960**	**1,100**	**-12.7**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Newfoundland and Labrador	**595**	**694**	**459**	**-14.3**	**29.6**	**2,297**	**1,719**	**33.6**
Bankruptcies	**381**	**454**	**394**	**-16.1**	**-3.3**	**1,550**	**1,447**	**7.1**
Proposals	**214**	**240**	**65**	**-10.8**	**229.2**	**747**	**272**	**174.6**
Avalon Peninsula	296	346	221	-14.5	33.9	1,179	825	42.9
Bankruptcies	167	183	187	-8.7	-10.7	681	686	-0.7
Proposals	129	163	34	-20.9	279.4	498	139	258.3
South Coast - Burin Peninsula	50	53	28	-5.7	78.6	164	103	59.2
Bankruptcies	37	40	27	-7.5	37.0	128	93	37.6
Proposals	13	13	1	0.0	1,200.0	36	10	260.0
West Coast - Northern Peninsula - Labrador	97	131	90	-26.0	7.8	393	332	18.4
Bankruptcies	63	93	70	-32.3	-10.0	282	261	8.0
Proposals	34	38	20	-10.5	70.0	111	71	56.3
Notre Dame - Central Bonavista Bay	151	165	120	-8.5	25.8	562	459	22.4
Bankruptcies	113	138	110	-18.1	2.7	459	407	12.8
Proposals	38	27	10	40.7	280.0	103	52	98.1
Prince Edward Island	**206**	**200**	**195**	**3.0**	**5.6**	**823**	**753**	**9.3**
Bankruptcies	**131**	**121**	**124**	**8.3**	**5.6**	**517**	**479**	**7.9**
Proposals	**75**	**79**	**71**	**-5.1**	**5.6**	**306**	**274**	**11.7**
Nova Scotia	**1,574**	**1,646**	**1,291**	**-4.4**	**21.9**	**5,848**	**5,169**	**13.1**
Bankruptcies	**1,073**	**1,181**	**896**	**-9.1**	**19.8**	**4,106**	**3,653**	**12.4**
Proposals	**501**	**465**	**395**	**7.7**	**26.8**	**1,742**	**1,516**	**14.9**
Cape Breton	335	317	206	5.7	62.6	1,115	823	35.5
Bankruptcies	193	216	112	-10.6	72.3	682	461	47.9
Proposals	142	101	94	40.6	51.1	433	362	19.6
North Shore	296	304	248	-2.6	19.4	1,063	933	13.9
Bankruptcies	207	204	171	1.5	21.1	742	665	11.6
Proposals	89	100	77	-11.0	15.6	321	268	19.8
Annapolis Valley	226	253	179	-10.7	26.3	894	746	19.8
Bankruptcies	194	199	137	-2.5	41.6	714	588	21.4
Proposals	32	54	42	-40.7	-23.8	180	158	13.9
Southern	171	174	141	-1.7	21.3	594	608	-2.3
Bankruptcies	110	121	116	-9.1	-5.2	411	454	-9.5
Proposals	61	53	25	15.1	144.0	183	154	18.8
Halifax	547	600	517	-8.8	5.8	2,185	2,058	6.2
Bankruptcies	370	442	361	-16.3	2.5	1,560	1,485	5.1
Proposals	177	158	156	12.0	13.5	625	573	9.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
New Brunswick	**1,097**	**1,237**	**1,176**	**-11.3**	**-6.7**	**4,303**	**4,399**	**-2.2**
Bankruptcies	**704**	**837**	**770**	**-15.9**	**-8.6**	**2,826**	**2,928**	**-3.5**
Proposals	**393**	**400**	**406**	**-1.8**	**-3.2**	**1,477**	**1,471**	**0.4**
Campbellton - Miramichi	204	250	237	-18.4	-13.9	831	878	-5.4
Bankruptcies	129	166	176	-22.3	-26.7	545	637	-14.4
Proposals	75	84	61	-10.7	23.0	286	241	18.7
Moncton - Richibucto	359	396	352	-9.3	2.0	1,368	1,317	3.9
Bankruptcies	233	264	230	-11.7	1.3	881	877	0.5
Proposals	126	132	122	-4.5	3.3	487	440	10.7
Saint John - St.Stephen	255	312	275	-18.3	-7.3	1,036	1,050	-1.3
Bankruptcies	156	202	162	-22.8	-3.7	658	655	0.5
Proposals	99	110	113	-10.0	-12.4	378	395	-4.3
Fredericton - Oromocto	167	179	201	-6.7	-16.9	695	742	-6.3
Bankruptcies	106	135	121	-21.5	-12.4	478	466	2.6
Proposals	61	44	80	38.6	-23.8	217	276	-21.4
Edmundston - Woodstock	112	101	111	10.9	0.9	373	412	-9.5
Bankruptcies	80	71	81	12.7	-1.2	264	293	-9.9
Proposals	32	30	30	6.7	6.7	109	119	-8.4
Quebec	**10,249**	**11,678**	**10,630**	**-12.2**	**-3.6**	**43,334**	**43,650**	**-0.7**
Bankruptcies	**5,805**	**6,712**	**6,078**	**-13.5**	**-4.5**	**24,353**	**24,663**	**-1.3**
Proposals	**4,444**	**4,966**	**4,552**	**-10.5**	**-2.4**	**18,981**	**18,987**	**0.0**
Gaspésie - Îles-de-la-Madeleine	96	134	127	-28.4	-24.4	481	506	-4.9
Bankruptcies	49	78	85	-37.2	-42.4	252	277	-9.0
Proposals	47	56	42	-16.1	11.9	229	229	0.0
Bas-Saint-Laurent	223	248	218	-10.1	2.3	933	900	3.7
Bankruptcies	125	144	151	-13.2	-17.2	531	543	-2.2
Proposals	98	104	67	-5.8	46.3	402	357	12.6
Capitale-Nationale	801	869	786	-7.8	1.9	3,311	3,072	7.8
Bankruptcies	463	541	479	-14.4	-3.3	2,005	1,889	6.1
Proposals	338	328	307	3.0	10.1	1,306	1,183	10.4
Chaudière - Appalaches	377	402	377	-6.2	0.0	1,599	1,560	2.5
Bankruptcies	243	242	234	0.4	3.8	934	934	0.0
Proposals	134	160	143	-16.3	-6.3	665	626	6.2
Estrie	345	430	351	-19.8	-1.7	1,564	1,533	2.0
Bankruptcies	231	309	243	-25.2	-4.9	1,045	982	6.4
Proposals	114	121	108	-5.8	5.6	519	551	-5.8
Centre-du-Québec	265	266	258	-0.4	2.7	1,080	1,172	-7.8
Bankruptcies	159	165	136	-3.6	16.9	642	633	1.4
Proposals	106	101	122	5.0	-13.1	438	539	-18.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Montérégie	**1,944**	**2,177**	**2,152**	**-10.7**	**-9.7**	**8,233**	**8,523**	**-3.4**
Bankruptcies	**1,087**	**1,146**	**1,129**	**-5.1**	**-3.7**	**4,388**	**4,525**	**-3.0**
Proposals	**857**	**1,031**	**1,023**	**-16.9**	**-16.2**	**3,845**	**3,998**	**-3.8**
Montréal	2,191	2,537	2,164	-13.6	1.2	9,143	9,111	0.4
Bankruptcies	1,237	1,456	1,268	-15.0	-2.4	5,272	5,376	-1.9
Proposals	954	1,081	896	-11.7	6.5	3,871	3,735	3.6
Laval	**533**	**628**	**514**	**-15.1**	**3.7**	**2,265**	**2,269**	**-0.2**
Bankruptcies	**269**	**332**	**262**	**-19.0**	**2.7**	**1,168**	**1,177**	**-0.8**
Proposals	**264**	**296**	**252**	**-10.8**	**4.8**	**1,097**	**1,092**	**0.5**
Lanaudière	833	936	905	-11.0	-8.0	3,479	3,618	-3.8
Bankruptcies	408	501	438	-18.6	-6.8	1,768	1,790	-1.2
Proposals	425	435	467	-2.3	-9.0	1,711	1,828	-6.4
Laurentides	**947**	**1,194**	**1,112**	**-20.7**	**-14.8**	**4,215**	**4,566**	**-7.7**
Bankruptcies	**539**	**648**	**631**	**-16.8**	**-14.6**	**2,200**	**2,470**	**-10.9**
Proposals	**408**	**546**	**481**	**-25.3**	**-15.2**	**2,015**	**2,096**	**-3.9**
Outaouais	665	733	665	-9.3	0.0	2,720	2,787	-2.4
Bankruptcies	366	421	401	-13.1	-8.7	1,482	1,536	-3.5
Proposals	299	312	264	-4.2	13.3	1,238	1,251	-1.0
Abitibi - Témiscamingue	**179**	**210**	**179**	**-14.8**	**0.0**	**742**	**790**	**-6.1**
Bankruptcies	**100**	**134**	**109**	**-25.4**	**-8.3**	**428**	**463**	**-7.6**
Proposals	**79**	**76**	**70**	**3.9**	**12.9**	**314**	**327**	**-4.0**
Mauricie	381	422	375	-9.7	1.6	1,582	1,474	7.3
Bankruptcies	249	286	249	-12.9	0.0	1,048	979	7.0
Proposals	132	136	126	-2.9	4.8	534	495	7.9
Saguenay - Lac-Saint-Jean	**346**	**345**	**329**	**0.3**	**5.2**	**1,472**	**1,357**	**8.5**
Bankruptcies	**210**	**215**	**198**	**-2.3**	**6.1**	**879**	**833**	**5.5**
Proposals	**136**	**130**	**131**	**4.6**	**3.8**	**593**	**524**	**13.2**
Côte-Nord	110	130	103	-15.4	6.8	457	351	30.2
Bankruptcies	64	85	55	-24.7	16.4	276	221	24.9
Proposals	46	45	48	2.2	-4.2	181	130	39.2
Nord-du-Québec	**13**	**18**	**13**	**-27.8**	**0.0**	**60**	**62**	**-3.2**
Bankruptcies	**8**	**10**	**9**	**-20.0**	**-11.1**	**37**	**36**	**2.8**
Proposals	**5**	**8**	**4**	**-37.5**	**25.0**	**23**	**26**	**-11.5**
Ontario	**9,477**	**10,779**	**9,577**	**-12.1**	**-1.0**	**40,101**	**39,991**	**0.3**
Bankruptcies	**4,011**	**4,762**	**4,283**	**-15.8**	**-6.4**	**17,352**	**18,261**	**-5.0**
Proposals	**5,466**	**6,017**	**5,294**	**-9.2**	**3.2**	**22,749**	**21,730**	**4.7**
Ottawa	**1,001**	**1,108**	**947**	**-9.7**	**5.7**	**3,938**	**3,814**	**3.3**
Bankruptcies	**521**	**603**	**528**	**-13.6**	**-1.3**	**2,106**	**2,191**	**-3.9**
Proposals	**480**	**505**	**419**	**-5.0**	**14.6**	**1,832**	**1,623**	**12.9**

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Kingston - Pembroke	400	435	375	-8.0	6.7	1,672	1,667	0.3
Bankruptcies	196	218	195	-10.1	0.5	836	859	-2.7
Proposals	204	217	180	-6.0	13.3	836	808	3.5
Muskoka - Kawarthas	266	334	287	-20.4	-7.3	1,234	1,235	-0.1
Bankruptcies	118	145	144	-18.6	-18.1	548	578	-5.2
Proposals	148	189	143	-21.7	3.5	686	657	4.4
Toronto	3,795	4,247	3,891	-10.6	-2.5	15,962	16,109	-0.9
Bankruptcies	1,344	1,636	1,523	-17.8	-11.8	5,836	6,328	-7.8
Proposals	2,451	2,611	2,368	-6.1	3.5	10,126	9,781	3.5
Kitchener - Waterloo - Barrie	871	1,068	937	-18.4	-7.0	3,893	4,037	-3.6
Bankruptcies	392	485	414	-19.2	-5.3	1,755	1,868	-6.0
Proposals	479	583	523	-17.8	-8.4	2,138	2,169	-1.4
Hamilton - Niagara Peninsula	1,057	1,249	988	-15.4	7.0	4,611	4,439	3.9
Bankruptcies	451	547	421	-17.6	7.1	1,945	1,974	-1.5
Proposals	606	702	567	-13.7	6.9	2,666	2,465	8.2
London	627	702	654	-10.7	-4.1	2,659	2,668	-0.3
Bankruptcies	271	286	298	-5.2	-9.1	1,162	1,248	-6.9
Proposals	356	416	356	-14.4	0.0	1,497	1,420	5.4
Windsor - Sarnia	478	573	569	-16.6	-16.0	2,139	2,227	-4.0
Bankruptcies	227	277	271	-18.1	-16.2	1,030	1,104	-6.7
Proposals	251	296	298	-15.2	-15.8	1,109	1,123	-1.2
Stratford - Bruce Peninsula	166	180	175	-7.8	-5.1	694	715	-2.9
Bankruptcies	87	99	94	-12.1	-7.4	378	396	-4.5
Proposals	79	81	81	-2.5	-2.5	316	319	-0.9
Northeast	683	735	618	-7.1	10.5	2,751	2,524	9.0
Bankruptcies	332	380	314	-12.6	5.7	1,421	1,356	4.8
Proposals	351	355	304	-1.1	15.5	1,330	1,168	13.9
Northwest	133	149	135	-10.7	-1.5	550	556	-1.1
Bankruptcies	72	87	81	-17.2	-11.1	336	359	-6.4
Proposals	61	62	54	-1.6	13.0	214	197	8.6
Manitoba	625	714	526	-12.5	18.8	2,497	2,045	22.1
Bankruptcies	352	411	310	-14.4	13.5	1,387	1,286	7.9
Proposals	273	303	216	-9.9	26.4	1,110	759	46.2
Southeast	36	58	33	-37.9	9.1	164	167	-1.8
Bankruptcies	19	30	22	-36.7	-13.6	94	123	-23.6
Proposals	17	28	11	-39.3	54.5	70	44	59.1
South Central	29	20	14	45.0	107.1	80	59	35.6
Bankruptcies	19	17	8	11.8	137.5	56	45	24.4
Proposals	10	3	6	233.3	66.7	24	14	71.4

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Southwest	**72**	**80**	**78**	**-10.0**	**-7.7**	**297**	**282**	**5.3**
Bankruptcies	**27**	**37**	**34**	**-27.0**	**-20.6**	**129**	**142**	**-9.2**
Proposals	**45**	**43**	**44**	**4.7**	**2.3**	**168**	**140**	**20.0**
North Central	26	33	12	-21.2	116.7	95	68	39.7
Bankruptcies	16	16	10	0.0	60.0	50	45	11.1
Proposals	10	17	2	-41.2	400.0	45	23	95.7
Winnipeg	**392**	**442**	**327**	**-11.3**	**19.9**	**1,563**	**1,231**	**27.0**
Bankruptcies	**232**	**266**	**202**	**-12.8**	**14.9**	**895**	**785**	**14.0**
Proposals	**160**	**176**	**125**	**-9.1**	**28.0**	**668**	**446**	**49.8**
Interlake	35	35	21	0.0	66.7	131	88	48.9
Bankruptcies	20	17	17	17.6	17.6	72	61	18.0
Proposals	15	18	4	-16.7	275.0	59	27	118.5
Parklands	**11**	**19**	**25**	**-42.1**	**-56.0**	**87**	**87**	**0.0**
Bankruptcies	**5**	**15**	**9**	**-66.7**	**-44.4**	**49**	**43**	**14.0**
Proposals	**6**	**4**	**16**	**50.0**	**-62.5**	**38**	**44**	**-13.6**
North	24	25	16	-4.0	50.0	78	62	25.8
Bankruptcies	14	12	9	16.7	55.6	41	41	0.0
Proposals	10	13	7	-23.1	42.9	37	21	76.2
Saskatchewan	**764**	**795**	**557**	**-3.9**	**37.2**	**2,792**	**2,076**	**34.5**
Bankruptcies	**350**	**399**	**276**	**-12.3**	**26.8**	**1,397**	**1,079**	**29.5**
Proposals	**414**	**396**	**281**	**4.5**	**47.3**	**1,395**	**997**	**39.9**
Regina - Moose Mountain	245	279	179	-12.2	36.9	911	650	40.2
Bankruptcies	82	127	67	-35.4	22.4	365	300	21.7
Proposals	163	152	112	7.2	45.5	546	350	56.0
Swift Current - Moose Jaw	**62**	**45**	**51**	**37.8**	**21.6**	**232**	**176**	**31.8**
Bankruptcies	**38**	**25**	**36**	**52.0**	**5.6**	**138**	**109**	**26.6**
Proposals	**24**	**20**	**15**	**20.0**	**60.0**	**94**	**67**	**40.3**
Saskatoon - Biggar	236	273	176	-13.6	34.1	889	642	38.5
Bankruptcies	107	139	86	-23.0	24.4	437	319	37.0
Proposals	129	134	90	-3.7	43.3	452	323	39.9
Yorkton - Melville	**52**	**46**	**34**	**13.0**	**52.9**	**169**	**145**	**16.6**
Bankruptcies	**27**	**21**	**18**	**28.6**	**50.0**	**100**	**82**	**22.0**
Proposals	**25**	**25**	**16**	**0.0**	**56.3**	**69**	**63**	**9.5**
Prince Albert	156	142	114	9.9	36.8	550	432	27.3
Bankruptcies	89	83	68	7.2	30.9	330	256	28.9
Proposals	67	59	46	13.6	45.7	220	176	25.0
Northern	**12**	**11**	**3**	**9.1**	**300.0**	**41**	**30**	**36.7**
Bankruptcies	**6**	**4**	**1**	**50.0**	**500.0**	**26**	**13**	**100.0**
Proposals	**6**	**7**	**2**	**-14.3**	**200.0**	**15**	**17**	**-11.8**

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Alberta	**3,243**	**3,526**	**2,477**	**-8.0**	**30.9**	**12,609**	**9,175**	**37.4**
Bankruptcies	**1,278**	**1,455**	**1,067**	**-12.2**	**19.8**	**5,238**	**4,056**	**29.1**
Proposals	**1,965**	**2,071**	**1,410**	**-5.1**	**39.4**	**7,371**	**5,119**	**44.0**
Lethbridge - Medicine Hat	293	295	252	-0.7	16.3	1,134	915	23.9
Bankruptcies	112	129	117	-13.2	-4.3	469	375	25.1
Proposals	181	166	135	9.0	34.1	665	540	23.1
Camrose - Drumheller	133	162	121	-17.9	9.9	587	386	52.1
Bankruptcies	63	79	64	-20.3	-1.6	283	210	34.8
Proposals	70	83	57	-15.7	22.8	304	176	72.7
Calgary	1,237	1,336	881	-7.4	40.4	4,621	3,456	33.7
Bankruptcies	419	466	346	-10.1	21.1	1,689	1,406	20.1
Proposals	818	870	535	-6.0	52.9	2,932	2,050	43.0
Banff - Jasper - Rocky Mountain House	75	58	47	29.3	59.6	266	187	42.2
Bankruptcies	29	29	19	0.0	52.6	116	80	45.0
Proposals	46	29	28	58.6	64.3	150	107	40.2
Red Deer	227	287	174	-20.9	30.5	966	684	41.2
Bankruptcies	102	92	68	10.9	50.0	378	256	47.7
Proposals	125	195	106	-35.9	17.9	588	428	37.4
Edmonton	996	1,067	776	-6.7	28.4	3,849	2,794	37.8
Bankruptcies	420	490	341	-14.3	23.2	1,699	1,307	30.0
Proposals	576	577	435	-0.2	32.4	2,150	1,487	44.6
Athabasca - Grande Prairie - Peace River	208	241	154	-13.7	35.1	843	516	63.4
Bankruptcies	98	132	86	-25.8	14.0	425	311	36.7
Proposals	110	109	68	0.9	61.8	418	205	103.9
Wood Buffalo - Cold Lake	72	81	73	-11.1	-1.4	340	238	42.9
Bankruptcies	34	39	26	-12.8	30.8	177	110	60.9
Proposals	38	42	47	-9.5	-19.1	163	128	27.3
British Columbia	**2,553**	**2,961**	**2,909**	**-13.8**	**-12.2**	**11,176**	**11,567**	**-3.4**
Bankruptcies	**1,095**	**1,284**	**1,375**	**-14.7**	**-20.4**	**4,990**	**5,824**	**-14.3**
Proposals	**1,458**	**1,677**	**1,534**	**-13.1**	**-5.0**	**6,186**	**5,743**	**7.7**
Vancouver Island and Coast	545	675	583	-19.3	-6.5	2,488	2,494	-0.2
Bankruptcies	248	316	336	-21.5	-26.2	1,251	1,431	-12.6
Proposals	297	359	247	-17.3	20.2	1,237	1,063	16.4
Lower Mainland - Southwest	1,388	1,569	1,648	-11.5	-15.8	6,023	6,459	-6.8
Bankruptcies	537	612	699	-12.3	-23.2	2,388	3,022	-21.0
Proposals	851	957	949	-11.1	-10.3	3,635	3,437	5.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Thompson - Okanagan	326	397	396	-17.9	-17.7	1,442	1,528	-5.6
Bankruptcies	159	177	203	-10.2	-21.7	689	793	-13.1
Proposals	167	220	193	-24.1	-13.5	753	735	2.4
Kootenay	68	108	91	-37.0	-25.3	360	361	-0.3
Bankruptcies	36	62	48	-41.9	-25.0	213	214	-0.5
Proposals	32	46	43	-30.4	-25.6	147	147	0.0
Cariboo	140	117	133	19.7	5.3	550	509	8.1
Bankruptcies	73	69	62	5.8	17.7	296	268	10.4
Proposals	67	48	71	39.6	-5.6	254	241	5.4
North Coast	20	21	16	-4.8	25.0	66	57	15.8
Bankruptcies	10	13	11	-23.1	-9.1	41	31	32.3
Proposals	10	8	5	25.0	100.0	25	26	-3.8
Nechako	19	22	10	-13.6	90.0	66	53	24.5
Bankruptcies	5	13	6	-61.5	-16.7	34	34	0.0
Proposals	14	9	4	55.6	250.0	32	19	68.4
Northeast	47	52	30	-9.6	56.7	180	107	68.2
Bankruptcies	27	22	10	22.7	170.0	78	32	143.8
Proposals	20	30	20	-33.3	0.0	102	75	36.0
Northwest Territories	19	14	11	35.7	72.7	66	45	46.7
Bankruptcies	9	9	5	0.0	80.0	36	25	44.0
Proposals	10	5	6	100.0	66.7	30	20	50.0
Yukon	13	18	13	-27.8	0.0	51	38	34.2
Bankruptcies	7	10	8	-30.0	-12.5	26	18	44.4
Proposals	6	8	5	-25.0	20.0	25	20	25.0
Nunavut	1	1	0	0.0	–	10	4	150.0
Bankruptcies	1	0	0	–	–	4	3	33.3
Proposals	0	1	0	-100.0	–	6	1	500.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Newfoundland and Labrador	**6**	**7**	**8**	**-14.3**	**-25.0**	**25**	**32**	**-21.9**
Bankruptcies	**5**	**5**	**6**	**0.0**	**-16.7**	**18**	**28**	**-35.7**
Proposals	**1**	**2**	**2**	**-50.0**	**-50.0**	**7**	**4**	**75.0**
Avalon Peninsula	1	5	5	-80.0	-80.0	18	16	12.5
Bankruptcies	0	3	3	-100.0	-100.0	11	15	-26.7
Proposals	1	2	2	-50.0	-50.0	7	1	600.0
South Coast - Burin Peninsula	1	0	0	--	--	1	0	--
Bankruptcies	1	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	1	0	1	--	0.0	1	8	-87.5
Bankruptcies	1	0	1	--	0.0	1	5	-80.0
Proposals	0	0	0	--	--	0	3	-100.0
Notre Dame - Central Bonavista Bay	3	2	2	50.0	50.0	5	8	-37.5
Bankruptcies	3	2	2	50.0	50.0	5	8	-37.5
Proposals	0	0	0	--	--	0	0	--
Prince Edward Island	**3**	**8**	**3**	**-62.5**	**0.0**	**15**	**17**	**-11.8**
Bankruptcies	**3**	**3**	**2**	**0.0**	**50.0**	**10**	**13**	**-23.1**
Proposals	**0**	**5**	**1**	**-100.0**	**-100.0**	**5**	**4**	**25.0**
Nova Scotia	**19**	**25**	**21**	**-24.0**	**-9.5**	**74**	**94**	**-21.3**
Bankruptcies	**17**	**20**	**18**	**-15.0**	**-5.6**	**66**	**67**	**-1.5**
Proposals	**2**	**5**	**3**	**-60.0**	**-33.3**	**8**	**27**	**-70.4**
Cape Breton	0	2	1	-100.0	-100.0	6	9	-33.3
Bankruptcies	0	0	1	--	-100.0	4	5	-20.0
Proposals	0	2	0	-100.0	--	2	4	-50.0
North Shore	2	4	3	-50.0	-33.3	13	10	30.0
Bankruptcies	2	4	3	-50.0	-33.3	13	9	44.4
Proposals	0	0	0	--	--	0	1	-100.0
Annapolis Valley	3	1	2	200.0	50.0	8	10	-20.0
Bankruptcies	3	1	2	200.0	50.0	8	8	0.0
Proposals	0	0	0	--	--	0	2	-100.0
Southern	2	2	4	0.0	-50.0	6	14	-57.1
Bankruptcies	2	1	1	100.0	100.0	5	8	-37.5
Proposals	0	1	3	-100.0	-100.0	1	6	-83.3
Halifax	10	17	11	-41.2	-9.1	39	51	-23.5
Bankruptcies	8	14	11	-42.9	-27.3	33	37	-10.8
Proposals	2	3	0	-33.3	--	6	14	-57.1

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
New Brunswick	14	15	22	-6.7	-36.4	67	85	-21.2
Bankruptcies	11	11	17	0.0	-35.3	54	59	-8.5
Proposals	3	4	5	-25.0	-40.0	13	26	-50.0
Campbellton - Miramichi	3	4	5	-25.0	-40.0	15	22	-31.8
Bankruptcies	1	3	3	-66.7	-66.7	12	16	-25.0
Proposals	2	1	2	100.0	0.0	3	6	-50.0
Moncton - Richibucto	6	2	8	200.0	-25.0	21	26	-19.2
Bankruptcies	6	1	7	500.0	-14.3	19	16	18.8
Proposals	0	1	1	-100.0	-100.0	2	10	-80.0
Saint John - St.Stephen	5	2	3	150.0	66.7	13	14	-7.1
Bankruptcies	4	2	2	100.0	100.0	10	12	-16.7
Proposals	1	0	1	--	0.0	3	2	50.0
Fredericton - Oromocto	0	1	2	-100.0	-100.0	4	9	-55.6
Bankruptcies	0	0	1	--	-100.0	2	6	-66.7
Proposals	0	1	1	-100.0	-100.0	2	3	-33.3
Edmundston - Woodstock	1	5	3	-80.0	-66.7	12	13	-7.7
Bankruptcies	1	4	3	-75.0	-66.7	9	9	0.0
Proposals	0	1	0	-100.0	--	3	4	-25.0
Quebec	477	565	471	-15.6	1.3	2,252	2,311	-2.6
Bankruptcies	352	416	356	-15.4	-1.1	1,707	1,676	1.8
Proposals	125	149	115	-16.1	8.7	545	635	-14.2
Gaspésie - Îles-de-la-Madeleine	1	2	3	-50.0	-66.7	13	15	-13.3
Bankruptcies	1	2	2	-50.0	-50.0	11	12	-8.3
Proposals	0	0	1	--	-100.0	2	3	-33.3
Bas-Saint-Laurent	12	18	22	-33.3	-45.5	56	75	-25.3
Bankruptcies	10	13	17	-23.1	-41.2	42	60	-30.0
Proposals	2	5	5	-60.0	-60.0	14	15	-6.7
Capitale-Nationale	45	52	36	-13.5	25.0	206	192	7.3
Bankruptcies	32	38	30	-15.8	6.7	153	148	3.4
Proposals	13	14	6	-7.1	116.7	53	44	20.5
Chaudière - Appalaches	16	20	21	-20.0	-23.8	106	104	1.9
Bankruptcies	12	14	18	-14.3	-33.3	82	77	6.5
Proposals	4	6	3	-33.3	33.3	24	27	-11.1
Estrie	10	17	7	-41.2	42.9	50	49	2.0
Bankruptcies	9	13	6	-30.8	50.0	41	33	24.2
Proposals	1	4	1	-75.0	0.0	9	16	-43.8
Centre-du-Québec	8	15	10	-46.7	-20.0	50	53	-5.7
Bankruptcies	5	12	5	-58.3	0.0	39	39	0.0
Proposals	3	3	5	0.0	-40.0	11	14	-21.4

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Montérégie	78	101	85	-22.8	-8.2	375	433	-13.4
Bankruptcies	63	80	66	-21.3	-4.5	297	293	1.4
Proposals	15	21	19	-28.6	-21.1	78	140	-44.3
Montréal	137	163	142	-16.0	-3.5	634	648	-2.2
Bankruptcies	102	107	101	-4.7	1.0	462	462	0.0
Proposals	35	56	41	-37.5	-14.6	172	186	-7.5
Laval	24	34	23	-29.4	4.3	121	116	4.3
Bankruptcies	15	27	20	-44.4	-25.0	91	91	0.0
Proposals	9	7	3	28.6	200.0	30	25	20.0
Lanaudière	23	32	23	-28.1	0.0	138	142	-2.8
Bankruptcies	15	26	16	-42.3	-6.3	111	99	12.1
Proposals	8	6	7	33.3	14.3	27	43	-37.2
Laurentides	55	40	39	37.5	41.0	207	220	-5.9
Bankruptcies	34	30	26	13.3	30.8	145	164	-11.6
Proposals	21	10	13	110.0	61.5	62	56	10.7
Outaouais	22	19	22	15.8	0.0	89	93	-4.3
Bankruptcies	15	12	16	25.0	-6.3	68	71	-4.2
Proposals	7	7	6	0.0	16.7	21	22	-4.5
Abitibi - Témiscamingue	12	8	3	50.0	300.0	34	20	70.0
Bankruptcies	11	8	3	37.5	266.7	33	15	120.0
Proposals	1	0	0	--	--	1	5	-80.0
Mauricie	16	23	14	-30.4	14.3	86	68	26.5
Bankruptcies	15	18	12	-16.7	25.0	68	50	36.0
Proposals	1	5	2	-80.0	-50.0	18	18	0.0
Saguenay - Lac-Saint-Jean	14	15	14	-6.7	0.0	57	60	-5.0
Bankruptcies	10	13	12	-23.1	-16.7	46	45	2.2
Proposals	4	2	2	100.0	100.0	11	15	-26.7
Côte-Nord	2	4	6	-50.0	-66.7	19	13	46.2
Bankruptcies	2	4	5	-50.0	-60.0	15	10	50.0
Proposals	0	0	1	--	-100.0	4	3	33.3
Nord-du-Québec	1	0	2	--	-50.0	3	8	-62.5
Bankruptcies	1	0	2	--	-50.0	3	6	-50.0
Proposals	0	0	0	--	--	0	2	-100.0
Ontario	217	273	275	-20.5	-21.1	970	1,179	-17.7
Bankruptcies	167	193	215	-13.5	-22.3	730	907	-19.5
Proposals	50	80	60	-37.5	-16.7	240	272	-11.8
Ottawa	23	21	24	9.5	-4.2	94	148	-36.5
Bankruptcies	20	15	21	33.3	-4.8	74	115	-35.7
Proposals	3	6	3	-50.0	0.0	20	33	-39.4

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Kingston - Pembroke	6	2	6	200.0	0.0	17	31	-45.2
Bankruptcies	4	1	5	300.0	-20.0	13	25	-48.0
Proposals	2	1	1	100.0	100.0	4	6	-33.3
Muskoka - Kawarthas	2	1	1	100.0	100.0	12	10	20.0
Bankruptcies	1	1	1	0.0	0.0	9	10	-10.0
Proposals	1	0	0	--	--	3	0	--
Toronto	112	146	152	-23.3	-26.3	500	618	-19.1
Bankruptcies	89	99	123	-10.1	-27.6	380	478	-20.5
Proposals	23	47	29	-51.1	-20.7	120	140	-14.3
Kitchener - Waterloo - Barrie	16	24	17	-33.3	-5.9	75	71	5.6
Bankruptcies	9	21	14	-57.1	-35.7	57	54	5.6
Proposals	7	3	3	133.3	133.3	18	17	5.9
Hamilton - Niagara Peninsula	30	34	29	-11.8	3.4	126	128	-1.6
Bankruptcies	27	27	18	0.0	50.0	104	87	19.5
Proposals	3	7	11	-57.1	-72.7	22	41	-46.3
London	10	15	13	-33.3	-23.1	41	38	7.9
Bankruptcies	5	11	7	-54.5	-28.6	27	26	3.8
Proposals	5	4	6	25.0	-16.7	14	12	16.7
Windsor - Sarnia	10	17	9	-41.2	11.1	42	44	-4.5
Bankruptcies	9	11	9	-18.2	0.0	32	38	-15.8
Proposals	1	6	0	-83.3	--	10	6	66.7
Stratford - Bruce Peninsula	2	1	4	100.0	-50.0	14	19	-26.3
Bankruptcies	1	1	1	0.0	0.0	8	15	-46.7
Proposals	1	0	3	--	-66.7	6	4	50.0
Northeast	2	6	16	-66.7	-87.5	28	60	-53.3
Bankruptcies	0	4	12	-100.0	-100.0	17	50	-66.0
Proposals	2	2	4	0.0	-50.0	11	10	10.0
Northwest	2	5	2	-60.0	0.0	12	12	0.0
Bankruptcies	2	2	2	0.0	0.0	7	9	-22.2
Proposals	0	3	0	-100.0	--	5	3	66.7
Manitoba	10	19	13	-47.4	-23.1	49	40	22.5
Bankruptcies	9	13	8	-30.8	12.5	36	28	28.6
Proposals	1	6	5	-83.3	-80.0	13	12	8.3
Southeast	2	2	1	0.0	100.0	11	2	450.0
Bankruptcies	1	2	1	-50.0	0.0	9	2	350.0
Proposals	1	0	0	--	--	2	0	--
South Central	0	5	0	-100.0	--	8	1	700.0
Bankruptcies	0	3	0	-100.0	--	6	0	--
Proposals	0	2	0	-100.0	--	2	1	100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Southwest	4	0	3	–	33.3	5	12	-58.3
Bankruptcies	4	0	0	–	–	5	8	-37.5
Proposals	0	0	3	–	-100.0	0	4	-100.0
North Central	0	0	0	–	–	1	0	–
Bankruptcies	0	0	0	–	–	1	0	–
Proposals	0	0	0	–	–	0	0	–
Winnipeg	4	8	6	-50.0	-33.3	19	18	5.6
Bankruptcies	4	4	4	0.0	0.0	10	13	-23.1
Proposals	0	4	2	-100.0	-100.0	9	5	80.0
Interlake	0	4	0	-100.0	–	5	0	–
Bankruptcies	0	4	0	-100.0	–	5	0	–
Proposals	0	0	0	–	–	0	0	–
Parklands	0	0	0	–	–	0	3	-100.0
Bankruptcies	0	0	0	–	–	0	1	-100.0
Proposals	0	0	0	–	–	0	2	-100.0
North	0	0	3	–	-100.0	0	3	-100.0
Bankruptcies	0	0	3	–	-100.0	0	3	-100.0
Proposals	0	0	0	–	–	0	0	–
Saskatchewan	**25**	**28**	**42**	**-10.7**	**-40.5**	**120**	**108**	**11.1**
Bankruptcies	**21**	**20**	**31**	**5.0**	**-32.3**	**92**	**77**	**19.5**
Proposals	**4**	**8**	**11**	**-50.0**	**-63.6**	**28**	**31**	**-9.7**
Regina - Moose Mountain	6	15	21	-60.0	-71.4	48	51	-5.9
Bankruptcies	5	12	16	-58.3	-68.8	36	34	5.9
Proposals	1	3	5	-66.7	-80.0	12	17	-29.4
Swift Current - Moose Jaw	5	0	6	–	-16.7	11	8	37.5
Bankruptcies	4	0	5	–	-20.0	8	6	33.3
Proposals	1	0	1	–	0.0	3	2	50.0
Saskatoon - Biggar	5	9	3	-44.4	66.7	31	23	34.8
Bankruptcies	5	4	2	25.0	150.0	23	17	35.3
Proposals	0	5	1	-100.0	-100.0	8	6	33.3
Yorkton - Melville	3	2	3	50.0	0.0	12	10	20.0
Bankruptcies	3	2	3	50.0	0.0	12	9	33.3
Proposals	0	0	0	–	–	0	1	-100.0
Prince Albert	5	1	8	400.0	-37.5	15	15	0.0
Bankruptcies	4	1	4	300.0	0.0	12	10	20.0
Proposals	1	0	4	–	-75.0	3	5	-40.0
Northern	0	0	0	–	–	0	0	–
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	0	–

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Alberta	**35**	**33**	**31**	**6.1**	**12.9**	**134**	**144**	**-6.9**
Bankruptcies	**27**	**29**	**18**	**-6.9**	**50.0**	**100**	**105**	**-4.8**
Proposals	**8**	**4**	**13**	**100.0**	**-38.5**	**34**	**39**	**-12.8**
Lethbridge - Medicine Hat	1	0	0	--	--	1	5	-80.0
Bankruptcies	1	0	0	--	--	1	5	-80.0
Proposals	0	0	0	--	--	0	0	--
Camrose - Drumheller	0	0	0	--	--	1	5	-80.0
Bankruptcies	0	0	0	--	--	1	4	-75.0
Proposals	0	0	0	--	--	0	1	-100.0
Calgary	18	17	10	5.9	80.0	65	49	32.7
Bankruptcies	14	13	5	7.7	180.0	53	38	39.5
Proposals	4	4	5	0.0	-20.0	12	11	9.1
Banff - Jasper - Rocky Mountain House	0	1	0	-100.0	--	2	1	100.0
Bankruptcies	0	1	0	-100.0	--	2	1	100.0
Proposals	0	0	0	--	--	0	0	--
Red Deer	1	4	0	-75.0	--	7	12	-41.7
Bankruptcies	1	4	0	-75.0	--	7	8	-12.5
Proposals	0	0	0	--	--	0	4	-100.0
Edmonton	14	10	17	40.0	-17.6	51	55	-7.3
Bankruptcies	10	10	12	0.0	-16.7	30	40	-25.0
Proposals	4	0	5	--	-20.0	21	15	40.0
Athabasca - Grande Prairie - Peace River	0	1	4	-100.0	-100.0	6	14	-57.1
Bankruptcies	0	1	1	-100.0	-100.0	5	7	-28.6
Proposals	0	0	3	--	-100.0	1	7	-85.7
Wood Buffalo - Cold Lake	2	0	0	--	--	2	3	-33.3
Bankruptcies	1	0	0	--	--	1	2	-50.0
Proposals	1	0	0	--	--	1	1	0.0
British Columbia	**42**	**53**	**50**	**-20.8**	**-16.0**	**229**	**196**	**16.8**
Bankruptcies	**30**	**45**	**42**	**-33.3**	**-28.6**	**162**	**147**	**10.2**
Proposals	**12**	**8**	**8**	**50.0**	**50.0**	**67**	**49**	**36.7**
Vancouver Island and Coast	6	9	8	-33.3	-25.0	39	28	39.3
Bankruptcies	4	8	8	-50.0	-50.0	29	22	31.8
Proposals	2	1	0	100.0	--	10	6	66.7
Lower Mainland - Southwest	28	29	35	-3.4	-20.0	137	136	0.7
Bankruptcies	19	25	28	-24.0	-32.1	94	103	-8.7
Proposals	9	4	7	125.0	28.6	43	33	30.3

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Thompson - Okanagan	5	7	6	-28.6	-16.7	38	19	100.0
Bankruptcies	5	6	5	-16.7	0.0	29	13	123.1
Proposals	0	1	1	-100.0	-100.0	9	6	50.0
Kootenay	0	1	0	-100.0	–	1	1	0.0
Bankruptcies	0	1	0	-100.0	–	1	0	–
Proposals	0	0	0	–	–	0	1	-100.0
Cariboo	1	0	1	–	0.0	3	6	-50.0
Bankruptcies	1	0	1	–	0.0	2	6	-66.7
Proposals	0	0	0	–	–	1	0	–
North Coast	0	0	0	–	–	0	2	-100.0
Bankruptcies	0	0	0	–	–	0	2	-100.0
Proposals	0	0	0	–	–	0	0	–
Nechako	0	2	0	-100.0	–	2	0	–
Bankruptcies	0	2	0	-100.0	–	2	0	–
Proposals	0	0	0	–	–	0	0	–
Northeast	0	4	0	-100.0	–	6	3	100.0
Bankruptcies	0	2	0	-100.0	–	3	1	200.0
Proposals	0	2	0	-100.0	–	3	2	50.0
Northwest Territories	0	0	0	–	–	0	0	–
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	0	–
Yukon	0	0	0	–	–	0	1	-100.0
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	1	-100.0
Nunavut	0	1	0	-100.0	–	1	1	0.0
Bankruptcies	0	1	0	-100.0	–	1	1	0.0
Proposals	0	0	0	–	–	0	0	–

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
St. John's	**N.L.**	**208**	**245**	**162**	**-15.1**	**28.4**	**829**	**598**	**38.6**
Bankruptcies		118	141	139	-16.3	-15.1	501	499	0.4
Proposals		90	104	23	-13.5	291.3	328	99	231.3
Halifax	**N.S.**	**498**	**544**	**475**	**-8.5**	**4.8**	**2,004**	**1,907**	**5.1**
Bankruptcies		336	403	334	-16.6	0.6	1,433	1,379	3.9
Proposals		162	141	141	14.9	14.9	571	528	8.1
Moncton	**N.B.**	**236**	**261**	**247**	**-9.6**	**-4.5**	**893**	**889**	**0.4**
Bankruptcies		158	172	155	-8.1	1.9	591	596	-0.8
Proposals		78	89	92	-12.4	-15.2	302	293	3.1
Saint John	**N.B.**	**188**	**227**	**209**	**-17.2**	**-10.0**	**763**	**774**	**-1.4**
Bankruptcies		120	148	127	-18.9	-5.5	496	496	0.0
Proposals		68	79	82	-13.9	-17.1	267	278	-4.0
Saguenay	**Que.**	**219**	**209**	**206**	**4.8**	**6.3**	**891**	**822**	**8.4**
Bankruptcies		126	123	121	2.4	4.1	498	476	4.6
Proposals		93	86	85	8.1	9.4	393	346	13.6
Québec	**Que.**	**756**	**837**	**804**	**-9.7**	**-6.0**	**3,208**	**3,021**	**6.2**
Bankruptcies		452	518	492	-12.7	-8.1	1,949	1,868	4.3
Proposals		304	319	312	-4.7	-2.6	1,259	1,153	9.2
Sherbrooke	**Que.**	**206**	**263**	**227**	**-21.7**	**-9.3**	**972**	**936**	**3.8**
Bankruptcies		138	191	170	-27.7	-18.8	653	628	4.0
Proposals		68	72	57	-5.6	19.3	319	308	3.6
Trois-Rivières	**Que.**	**212**	**227**	**207**	**-6.6**	**2.4**	**797**	**781**	**2.0**
Bankruptcies		141	163	137	-13.5	2.9	546	526	3.8
Proposals		71	64	70	10.9	1.4	251	255	-1.6
Montréal	**Que.**	**4,587**	**5,286**	**4,745**	**-13.2**	**-3.3**	**19,361**	**19,747**	**-2.0**
Bankruptcies		2,451	2,868	2,605	-14.5	-5.9	10,377	10,792	-3.8
Proposals		2,136	2,418	2,140	-11.7	-0.2	8,984	8,955	0.3
Ottawa - Gatineau	**Ont./ Que.**	**1,096**	**1,234**	**1,101**	**-11.2**	**-0.5**	**4,489**	**4,531**	**-0.9**
Bankruptcies		579	680	630	-14.9	-8.1	2,400	2,514	-4.5
Proposals		517	554	471	-6.7	9.8	2,089	2,017	3.6
Kingston	**Ont.**	**112**	**121**	**115**	**-7.4**	**-2.6**	**454**	**509**	**-10.8**
Bankruptcies		55	56	62	-1.8	-11.3	232	279	-16.8
Proposals		57	65	53	-12.3	7.5	222	230	-3.5
Peterborough	**Ont.**	**75**	**96**	**88**	**-21.9**	**-14.8**	**342**	**377**	**-9.3**
Bankruptcies		26	39	52	-33.3	-50.0	139	176	-21.0
Proposals		49	57	36	-14.0	36.1	203	201	1.0
Oshawa	**Ont.**	**234**	**283**	**271**	**-17.3**	**-13.7**	**999**	**1,109**	**-9.9**
Bankruptcies		91	120	104	-24.2	-12.5	399	438	-8.9
Proposals		143	163	167	-12.3	-14.4	600	671	-10.6

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Toronto	**Ont.**	**3,368**	**3,767**	**3,446**	**-10.6**	**-2.3**	**14,200**	**14,330**	**-0.9**
Bankruptcies		1,194	1,460	1,359	-18.2	-12.1	5,208	5,677	-8.3
Proposals		2,174	2,307	2,087	-5.8	4.2	8,992	8,653	3.9
Hamilton	**Ont.**	**454**	**564**	**450**	**-19.5**	**0.9**	**2,015**	**1,950**	**3.3**
Bankruptcies		206	248	196	-16.9	5.1	849	878	-3.3
Proposals		248	316	254	-21.5	-2.4	1,166	1,072	8.8
St. Catharines - Niagara	**Ont.**	**372**	**415**	**327**	**-10.4**	**13.8**	**1,610**	**1,528**	**5.4**
Bankruptcies		153	171	146	-10.5	4.8	681	714	-4.6
Proposals		219	244	181	-10.2	21.0	929	814	14.1
Kitchener	**Ont.**	**313**	**369**	**357**	**-15.2**	**-12.3**	**1,433**	**1,447**	**-1.0**
Bankruptcies		153	182	146	-15.9	4.8	681	633	7.6
Proposals		160	187	211	-14.4	-24.2	752	814	-7.6
Brantford	**Ont.**	**86**	**117**	**97**	**-26.5**	**-11.3**	**406**	**411**	**-1.2**
Bankruptcies		35	58	37	-39.7	-5.4	180	159	13.2
Proposals		51	59	60	-13.6	-15.0	226	252	-10.3
Guelph	**Ont.**	**68**	**84**	**65**	**-19.0**	**4.6**	**306**	**329**	**-7.0**
Bankruptcies		31	35	35	-11.4	-11.4	129	168	-23.2
Proposals		37	49	30	-24.5	23.3	177	161	9.9
London	**Ont.**	**461**	**509**	**439**	**-9.4**	**5.0**	**1,937**	**1,903**	**1.8**
Bankruptcies		204	206	198	-1.0	3.0	841	892	-5.7
Proposals		257	303	241	-15.2	6.6	1,096	1,011	8.4
Windsor	**Ont.**	**236**	**261**	**292**	**-9.6**	**-19.2**	**1,029**	**1,148**	**-10.4**
Bankruptcies		98	110	135	-10.9	-27.4	469	540	-13.1
Proposals		138	151	157	-8.6	-12.1	560	608	-7.9
Barrie	**Ont.**	**163**	**207**	**196**	**-21.3**	**-16.8**	**725**	**821**	**-11.7**
Bankruptcies		72	85	95	-15.3	-24.2	323	392	-17.6
Proposals		91	122	101	-25.4	-9.9	402	429	-6.3
Greater Sudbury	**Ont.**	**225**	**215**	**209**	**4.7**	**7.7**	**834**	**816**	**2.2**
Bankruptcies		113	104	97	8.7	16.5	402	387	3.9
Proposals		112	111	112	0.9	0.0	432	429	0.7
Thunder Bay	**Ont.**	**85**	**89**	**84**	**-4.5**	**1.2**	**334**	**341**	**-2.1**
Bankruptcies		50	50	49	0.0	2.0	201	215	-6.5
Proposals		35	39	35	-10.3	0.0	133	126	5.6
Winnipeg	**Man.**	**379**	**433**	**323**	**-12.5**	**17.3**	**1,531**	**1,223**	**25.2**
Bankruptcies		231	259	199	-10.8	16.1	878	785	11.8
Proposals		148	174	124	-14.9	19.4	653	438	49.1
Regina	**Sask.**	**177**	**181**	**126**	**-2.2**	**40.5**	**614**	**456**	**34.6**
Bankruptcies		55	73	49	-24.7	12.2	231	204	13.2
Proposals		122	108	77	13.0	58.4	383	252	52.0

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Saskatoon	**Sask.**	**190**	**221**	**133**	**-14.0**	**42.9**	**707**	**513**	**37.8**
Bankruptcies		88	114	64	-22.8	37.5	347	255	36.1
Proposals		102	107	69	-4.7	47.8	360	258	39.5
Calgary	**Alta.**	**1,003**	**1,108**	**731**	**-9.5**	**37.2**	**3,811**	**2,916**	**30.7**
Bankruptcies		346	392	287	-11.7	20.6	1,404	1,189	18.1
Proposals		657	716	444	-8.2	48.0	2,407	1,727	39.4
Edmonton	**Alta.**	**845**	**923**	**682**	**-8.5**	**23.9**	**3,319**	**2,476**	**34.0**
Bankruptcies		362	424	302	-14.6	19.9	1,472	1,160	26.9
Proposals		483	499	380	-3.2	27.1	1,847	1,316	40.3
Kelowna	**B.C.**	**109**	**130**	**154**	**-16.2**	**-29.2**	**493**	**577**	**-14.6**
Bankruptcies		50	56	86	-10.7	-41.9	227	276	-17.8
Proposals		59	74	68	-20.3	-13.2	266	301	-11.6
Abbotsford	**B.C.**	**114**	**117**	**154**	**-2.6**	**-26.0**	**457**	**499**	**-8.4**
Bankruptcies		46	53	67	-13.2	-31.3	191	254	-24.8
Proposals		68	64	87	6.3	-21.8	266	245	8.6
Vancouver	**B.C.**	**1,096**	**1,241**	**1,275**	**-11.7**	**-14.0**	**4,734**	**5,093**	**-7.0**
Bankruptcies		410	472	540	-13.1	-24.1	1,839	2,316	-20.6
Proposals		686	769	735	-10.8	-6.7	2,895	2,777	4.2
Victoria	**B.C.**	**234**	**310**	**265**	**-24.5**	**-11.7**	**1,109**	**1,126**	**-1.5**
Bankruptcies		83	119	127	-30.3	-34.6	465	548	-15.1
Proposals		151	191	138	-20.9	9.4	644	578	11.4

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
St. John's	**N.L.**	**0**	**5**	**3**	**-100.0**	**-100.0**	**15**	**9**	**66.7**
Bankruptcies		0	3	3	-100.0	-100.0	9	9	0.0
Proposals		0	2	0	-100.0	--	6	0	--
Halifax	**N.S.**	**8**	**17**	**10**	**-52.9**	**-20.0**	**37**	**49**	**-24.5**
Bankruptcies		7	14	10	-50.0	-30.0	32	36	-11.1
Proposals		1	3	0	-66.7	--	5	13	-61.5
Moncton	**N.B.**	**5**	**2**	**3**	**150.0**	**66.7**	**15**	**15**	**0.0**
Bankruptcies		5	1	3	400.0	66.7	14	9	55.6
Proposals		0	1	0	-100.0	--	1	6	-83.3
Saint John	**N.B.**	**5**	**2**	**3**	**150.0**	**66.7**	**10**	**11**	**-9.1**
Bankruptcies		4	2	2	100.0	100.0	7	9	-22.2
Proposals		1	0	1	--	0.0	3	2	50.0
Saguenay	**Que.**	**8**	**9**	**5**	**-11.1**	**60.0**	**29**	**26**	**11.5**
Bankruptcies		5	9	4	-44.4	25.0	22	21	4.8
Proposals		3	0	1	--	200.0	7	5	40.0
Québec	**Que.**	**42**	**51**	**39**	**-17.6**	**7.7**	**215**	**185**	**16.2**
Bankruptcies		28	35	32	-20.0	-12.5	154	137	12.4
Proposals		14	16	7	-12.5	100.0	61	48	27.1
Sherbrooke	**Que.**	**6**	**14**	**6**	**-57.1**	**0.0**	**31**	**36**	**-13.9**
Bankruptcies		5	11	5	-54.5	0.0	26	24	8.3
Proposals		1	3	1	-66.7	0.0	5	12	-58.3
Trois-Rivières	**Que.**	**8**	**15**	**9**	**-46.7**	**-11.1**	**52**	**38**	**36.8**
Bankruptcies		8	11	7	-27.3	14.3	39	27	44.4
Proposals		0	4	2	-100.0	-100.0	13	11	18.2
Montréal	**Que.**	**232**	**288**	**242**	**-19.4**	**-4.1**	**1,122**	**1,204**	**-6.8**
Bankruptcies		168	205	180	-18.0	-6.7	823	860	-4.3
Proposals		64	83	62	-22.9	3.2	299	344	-13.1
Ottawa - Gatineau	**Ont./ Que.**	**31**	**33**	**38**	**-6.1**	**-18.4**	**141**	**184**	**-23.4**
Bankruptcies		24	23	31	4.3	-22.6	109	143	-23.8
Proposals		7	10	7	-30.0	0.0	32	41	-22.0
Kingston	**Ont.**	**3**	**0**	**4**	**--**	**-25.0**	**6**	**18**	**-66.7**
Bankruptcies		3	0	4	--	-25.0	6	15	-60.0
Proposals		0	0	0	--	--	0	3	-100.0
Peterborough	**Ont.**	**1**	**0**	**1**	**--**	**0.0**	**3**	**4**	**-25.0**
Bankruptcies		0	0	1	--	-100.0	1	4	-75.0
Proposals		1	0	0	--	--	2	0	--
Oshawa	**Ont.**	**10**	**9**	**7**	**11.1**	**42.9**	**28**	**37**	**-24.3**
Bankruptcies		8	8	7	0.0	14.3	22	33	-33.3
Proposals		2	1	0	100.0	--	6	4	50.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Toronto	**Ont.**	**98**	**129**	**144**	**-24.0**	**-31.9**	**443**	**559**	**-20.8**
Bankruptcies		78	85	115	-8.2	-32.2	335	425	-21.2
Proposals		20	44	29	-54.5	-31.0	108	134	-19.4
Hamilton	**Ont.**	**16**	**11**	**13**	**45.5**	**23.1**	**61**	**61**	**0.0**
Bankruptcies		14	9	9	55.6	55.6	48	38	26.3
Proposals		2	2	4	0.0	-50.0	13	23	-43.5
St. Catharines - Niagara	**Ont.**	**9**	**12**	**6**	**-25.0**	**50.0**	**35**	**29**	**20.7**
Bankruptcies		9	10	4	-10.0	125.0	31	22	40.9
Proposals		0	2	2	-100.0	-100.0	4	7	-42.9
Kitchener	**Ont.**	**5**	**7**	**1**	**-28.6**	**400.0**	**25**	**15**	**66.7**
Bankruptcies		4	7	1	-42.9	300.0	21	13	61.5
Proposals		1	0	0	--	--	4	2	100.0
Brantford	**Ont.**	**3**	**5**	**6**	**-40.0**	**-50.0**	**15**	**16**	**-6.3**
Bankruptcies		2	3	3	-33.3	-33.3	12	11	9.1
Proposals		1	2	3	-50.0	-66.7	3	5	-40.0
Guelph	**Ont.**	**1**	**0**	**4**	**--**	**-75.0**	**4**	**11**	**-63.6**
Bankruptcies		1	0	3	--	-66.7	3	5	-40.0
Proposals		0	0	1	--	-100.0	1	6	-83.3
London	**Ont.**	**10**	**10**	**9**	**0.0**	**11.1**	**31**	**27**	**14.8**
Bankruptcies		5	7	4	-28.6	25.0	20	16	25.0
Proposals		5	3	5	66.7	0.0	11	11	0.0
Windsor	**Ont.**	**9**	**10**	**5**	**-10.0**	**80.0**	**28**	**23**	**21.7**
Bankruptcies		8	6	5	33.3	60.0	22	20	10.0
Proposals		1	4	0	-75.0	--	6	3	100.0
Barrie	**Ont.**	**3**	**5**	**7**	**-40.0**	**-57.1**	**16**	**23**	**-30.4**
Bankruptcies		0	4	6	-100.0	-100.0	10	17	-41.2
Proposals		3	1	1	200.0	200.0	6	6	0.0
Greater Sudbury	**Ont.**	**1**	**2**	**4**	**-50.0**	**-75.0**	**5**	**13**	**-61.5**
Bankruptcies		0	1	3	-100.0	-100.0	1	12	-91.7
Proposals		1	1	1	0.0	0.0	4	1	300.0
Thunder Bay	**Ont.**	**1**	**5**	**2**	**-80.0**	**-50.0**	**10**	**8**	**25.0**
Bankruptcies		1	2	2	-50.0	-50.0	5	7	-28.6
Proposals		0	3	0	-100.0	--	5	1	400.0
Winnipeg	**Man.**	**3**	**10**	**6**	**-70.0**	**-50.0**	**22**	**18**	**22.2**
Bankruptcies		3	6	4	-50.0	-25.0	12	13	-7.7
Proposals		0	4	2	-100.0	-100.0	10	5	100.0
Regina	**Sask.**	**4**	**12**	**14**	**-66.7**	**-71.4**	**33**	**36**	**-8.3**
Bankruptcies		3	10	10	-70.0	-70.0	25	26	-3.8
Proposals		1	2	4	-50.0	-75.0	8	10	-20.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2016	Q2 2016	Q3 2015	Q2 2016 to Q3 2016	Q3 2015 to Q3 2016	09-30-2016	09-30-2015	% Change
Saskatoon	**Sask.**	**3**	**8**	**2**	**-62.5**	**50.0**	**25**	**18**	**38.9**
Bankruptcies		3	4	2	-25.0	50.0	18	13	38.5
Proposals		0	4	0	-100.0	--	7	5	40.0
Calgary	**Alta.**	**17**	**16**	**8**	**6.3**	**112.5**	**59**	**44**	**34.1**
Bankruptcies		13	12	5	8.3	160.0	47	35	34.3
Proposals		4	4	3	0.0	33.3	12	9	33.3
Edmonton	**Alta.**	**11**	**9**	**15**	**22.2**	**-26.7**	**44**	**50**	**-12.0**
Bankruptcies		9	9	12	0.0	-25.0	27	39	-30.8
Proposals		2	0	3	--	-33.3	17	11	54.5
Kelowna	**B.C.**	**1**	**5**	**5**	**-80.0**	**-80.0**	**14**	**14**	**0.0**
Bankruptcies		1	4	5	-75.0	-80.0	11	11	0.0
Proposals		0	1	0	-100.0	--	3	3	0.0
Abbotsford	**B.C.**	**0**	**2**	**1**	**-100.0**	**-100.0**	**8**	**8**	**0.0**
Bankruptcies		0	2	1	-100.0	-100.0	5	7	-28.6
Proposals		0	0	0	--	--	3	1	200.0
Vancouver	**B.C.**	**26**	**16**	**30**	**62.5**	**-13.3**	**99**	**106**	**-6.6**
Bankruptcies		18	12	24	50.0	-25.0	68	79	-13.9
Proposals		8	4	6	100.0	33.3	31	27	14.8
Victoria	**B.C.**	**2**	**5**	**2**	**-60.0**	**0.0**	**19**	**9**	**111.1**
Bankruptcies		1	4	2	-75.0	-50.0	14	6	133.3
Proposals		1	1	0	0.0	--	5	3	66.7